

STERN & EISENBERG, PC  
1581 MAIN STREET, SUITE 200  
WARRINGTON, PENNSYLVANIA 18976  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR RESPONDENT)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:

Diana M Onifer  
Michael S Onifer  
Debtor

Chapter 13

Case No. 16-22349-TPA

Related to Document No. 61 , 69,

**DECLARATION**

I, Hugh Russell, declare as follows:

1. I am an authorized signer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its Individual Capacity but Solely as Trustee for BCAT 2014-4TT ("Respondent"), and I am familiar with Respondent's business records relating to this loan account.
2. Respondent has adjusted its records to remove the attorney's fees incurred on August 12, 2016 in the amount of \$500.00, and a foreclosure fee incurred on June 7, 2016 in the amount of \$470.00 as listed on the Notice of Post-Petition Mortgage Fees, Expenses, and Charges on September 13, 2016.
3. Respondent has adjusted its records to move the foreclosure costs incurred on June 7, 2016 and June 21, 2016 in the amount of \$3,732.05 from the post-petition history to the pre-petition history, as these costs are appropriate pre-petition foreclosure costs.

4. Attached as Exhibit "A" is a full payment history from the inception of the loan reflecting the removal/adjustment of the disallowed fees, expenses, and charges.

12/22/17  
Date



Printed Name: Hugh Russey

Title: Branch Manager



Doc 71 Filed 12/22/17 Entered 12/22/17 16:04:15  
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# Shellpoint Mortgage Servicing

## Loan History Summary

**Loan ID**

**Borrower Name**

**Diana M Onifer**

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
11/29/17	09/01/14	Client Auth Expense Disb	0	0	(1.90)		74,853.52			(10,181.93)		258.46	\$163.36	ACH
		Payee: TRANS UNION LLC Batch ID: 1269												
		Invoice Number: 733525												
11/29/17 03/31/17	08/01/14	Regular Payment	0	0	512.42	129.69	74,853.52	382.73		(10,181.93)		258.46	\$163.36	Prepetition
11/29/17 03/31/17	07/01/14	Regular Payment	0	0	512.42	129.03	74,983.21	383.39		(10,181.93)		258.46	\$163.36	Prepetition
11/29/17	07/01/14	Prepetition Unapplied Pmt	0	0	(1,024.84)		75,112.24			(10,181.93)		258.46	\$163.36	Prepetition
11/28/17 11/27/17	07/01/14	Prepetition Unapplied Pmt	0	0	716.01		75,112.24			(10,181.93)		258.46	\$1,188.20	Trustee Check
11/21/17	07/01/14	Inv Loan Purchase	0	0	0.00		75,112.24			(10,181.93)		258.46	\$472.19	None
11/21/17	07/01/14	Investor Loan Sale	0	0	0.00		75,112.24			(10,181.93)		258.46	\$472.19	None
11/06/17	07/01/14	Property Inspection Dist	0	0	(13.00)		75,112.24			(10,181.93)		258.46	\$472.19	ACH
		Payee: CYPREXX SERVICES Batch ID: 19742												
		Invoice Number: 6973169												
11/03/17	07/01/14	BPO Disb	0	0	(1.40)		75,112.24			(10,181.93)		258.46	\$472.19	ACH
		Payee: Proteck Valuation Services Batch ID: 19326												
		Invoice Number: IA28716												
11/03/17	07/01/14	BPO Disb	0	0	(1.40)		75,112.24			(10,181.93)		258.46	\$472.19	ACH
		Payee: Diana M Onifer Batch ID: 19314												
		Invoice Number: IA28466												
11/03/17	07/01/14	BPO Disb	0	0	(1.40)		75,112.24			(10,181.93)		258.46	\$472.19	ACH
		Payee: Proteck Valuation Services Batch ID: 19256												
		Invoice Number: IA28079												
10/31/17	07/01/14	Attorney Cost - OL Pmt	0	0	(500.00)		75,112.24			(10,181.93)		258.46	\$472.19	None
10/31/17	07/01/14	Attorney Cost Pmt	0	0	500.00		75,112.24			(10,181.93)		258.46	\$472.19	None
10/31/17 03/31/17	06/01/14	Regular Payment	0	0	512.42	128.38	75,112.24	384.04		(10,181.93)		258.46	\$472.19	Prepetition

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Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
10/31/17 03/31/17	05/01/14	Regular Payment	0	0	512.42	127.73	75,240.62	384.69		(10,181.93)		258.46	\$472.19	Prepetition
10/31/17	05/01/14	Prepetition Unapplied P	0	0	(1,024.84)		75,368.35			(10,181.93)		258.46	\$472.19	Prepetition
10/30/17	05/01/14	Prepetition Unapplied P	0	0	1,326.05		75,368.35			(10,181.93)		258.46	\$1,497.03	Check
10/13/17	05/01/14	BK Costs Disb	0	0	(645.00)		75,368.35			(10,181.93)		258.46	\$170.98	ACH
Payee: STERN AND EISENBERG, PC Batch ID: 23939														
Invoice Number: 1172118														
10/09/17	05/01/14	Notice of Appearance D	0	0	(75.00)		75,368.35			(10,181.93)		258.46	\$170.98	ACH
Payee: STERN AND EISENBERG, PC Batch ID: 11482														
Invoice Number: 1170927														
10/05/17	05/01/14	Property Inspection Dist	0	0	(13.00)		75,368.35			(10,181.93)		258.46	\$170.98	ACH
Payee: CYPREXX SERVICES Batch ID: 1768														
Invoice Number: 6851367														
10/02/17	05/01/14	Postponment Fee - OL f	0	0	(100.00)		75,368.35			(10,181.93)		258.46	\$170.98	None
10/02/17	05/01/14	Postponment Fee Pmt	0	0	100.00		75,368.35			(10,181.93)		258.46	\$170.98	None
09/30/17 03/31/17	04/01/14	Regular Payment	0	0	512.42	127.08	75,368.35	385.34		(10,181.93)		258.46	\$170.98	Prepetition
09/30/17 03/31/17	03/01/14	Regular Payment	0	0	512.42	126.43	75,495.43	385.99		(10,181.93)		258.46	\$170.98	Prepetition
09/30/17	03/01/14	Prepetition Unapplied P	0	0	(1,024.84)		75,621.86			(10,181.93)		258.46	\$170.98	Prepetition
09/29/17	03/01/14	Prepetition Unapplied P	0	0	701.45		75,621.86			(10,181.93)		258.46	\$1,195.82	Trustee Check
09/07/17	03/01/14	Property Inspection Dist	0	0	(13.00)		75,621.86			(10,181.93)		258.46	\$494.37	ACH
Payee: CYPREXX SERVICES Batch ID: 27238														
Invoice Number: 6734603														
09/01/17	09/30/17	School Tax Bill 1	0	0	(1,039.36)		75,621.86		(1,039.36)	(10,181.93)		258.46	\$494.37	None
Payee: GREATER LATROBE SCHOOL DISTRICT Batch ID: 21699														

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<u>Loan ID</u>	<u>Borrower Name</u>
[REDACTED]	Diana M Onifer

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
08/25/17	03/01/14	Property Inspection Dist 0	0		(13.00)		75,621.86			(9,142.57)		258.46	\$494.37	ACH
Payee: CYPREXX SERVICES Batch ID: 21703														
Invoice Number: 6704481														
08/09/17	03/01/14	BPO Disb	0	0	(1.40)		75,621.86			(9,142.57)		258.46	\$494.37	ACH
Payee: Proteck Valuation Services Batch ID: 5067														
Invoice Number: IA27732														
08/03/17	03/01/14	BPO Disb	0	0	(265.00)		75,621.86			(9,142.57)		258.46	\$494.37	ACH
Payee: ASSETVAL Batch ID: 870														
Invoice Number: SHP0056101														
07/10/17	03/01/14	Property Inspection Dist 0	0		(13.00)		75,621.86			(9,142.57)		258.46	\$494.37	ACH
Payee: CYPREXX SERVICES Batch ID: 21073														
Invoice Number: 6591307														
06/30/17 03/31/17	02/01/14	Regular Payment	0	0	512.42	125.79	75,621.86	386.63		(9,142.57)		258.46	\$494.37	Prepetition
06/30/17 03/31/17	01/01/14	Regular Payment	0	0	512.42	125.15	75,747.65	387.27		(9,142.57)		258.46	\$494.37	Prepetition
06/30/17	01/01/14	Prepetition Unapplied Pl	0	0	(1,024.84)		75,872.80			(9,142.57)		258.46	\$494.37	Prepetition
06/30/17	01/01/14	Prepetition Unapplied Pl	0	0	1,009.69		75,872.80			(9,142.57)		258.46	\$1,519.21	Prepetition
06/16/17	01/01/14	Property Inspection Dist 0	0		(13.00)		75,872.80			(9,142.57)		258.46	\$509.52	ACH
Payee: CYPREXX SERVICES Batch ID: 9679														
Invoice Number: 6539303														
05/31/17 03/31/17	12/01/13	Regular Payment	0	0	512.42	124.52	75,872.80	387.90		(9,142.57)		258.46	\$509.52	Other
05/31/17	12/01/13	Prepetition Unapplied Pl	0	0	(512.42)		75,997.32			(9,142.57)		258.46	\$509.52	Prepetition
05/31/17	12/01/13	Prepetition Unapplied Pl	0	0	1,021.94		75,997.32			(9,142.57)		258.46	\$1,021.94	Trustee Check
05/10/17	12/01/13	BPO Disb	0	0	(5.50)		75,997.32			(9,142.57)		258.46	\$0.00	ACH
Payee: Proteck Valuation Services Batch ID: 32713														
Invoice Number: IA25158														

## Loan History Summary

**Borrower Name**  
**Diana M Onifer**

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
04/25/17	11/01/13	Regular Payment	0	0	512.42	123.88	75,997.32	388.54		(9,142.57)		258.46	\$0.00	Post Pet - Trust
04/25/17	11/01/13	Unapplied Payment	0	0	(391.60)		76,121.20			(9,142.57)		258.46	\$0.00	Post Pet - Trust
04/25/17	11/01/13	Escrow Only Payment	0	0	701.37		76,121.20		701.37	(9,142.57)		258.46	\$391.60	Prepetition
04/25/17	10/01/13	Regular Payment	0	0	512.42	123.26	76,121.20	389.16		(9,843.94)		258.46	\$391.60	Prepetition
04/25/17	10/01/13	Prepetition Unapplied Payment	0	0	(313.29)		76,244.46			(9,843.94)		258.46	\$391.60	Prepetition
04/13/17	10/01/13	Property Inspection District	0	0	(13.00)		76,244.46			(9,843.94)		258.46	\$704.89	ACH
Payee: CYPREXX SERVICES Batch ID: 6543														
Invoice Number: 6409659														
03/31/17	09/01/13	Regular Payment	0	0	512.42	122.63	76,244.46	389.79		(9,843.94)		258.46	\$704.89	Other
03/31/17	09/01/13	Unapplied Payment	0	0	(512.42)		76,367.09			(9,843.94)		258.46	\$704.89	Other
03/31/17	09/01/13	Unapplied Payment	0	0	904.02		76,367.09			(9,843.94)		258.46	\$1,217.31	Prepetition
03/22/17	04/30/17	Borough Tax Bill 1	0	0	(594.21)		76,367.09		(594.21)	(9,843.94)		258.46	\$313.29	None
Payee: LATROBE BORO Batch ID: 16629														
02/28/17	08/01/13	Regular Payment	0	0	512.42	122.01	76,367.09	390.41		(9,249.73)		258.46	\$313.29	Post Pet - Trust
02/28/17	08/01/13	Prepetition Unapplied Payment	0	0	313.29		76,489.10			(9,249.73)		258.46	\$313.29	Prepetition
02/14/17	08/01/13	Property Inspection District	0	0	(13.00)		76,489.10			(9,249.73)		258.46	\$0.00	ACH
Payee: CYPREXX SERVICES Batch ID: 3863														
Invoice Number: 6268594														
01/31/17	07/01/13	Regular Payment	0	0	512.42	121.39	76,489.10	391.03		(9,249.73)		258.46	\$0.00	Post Pet - Trust
01/31/17	07/01/13	Escrow Only Payment	0	0	435.82		76,610.49		435.82	(9,249.73)		258.46	\$0.00	Prepetition
01/31/17	06/01/13	Regular Payment	0	0	512.42	120.77	76,610.49	391.65		(9,685.55)		258.46	\$0.00	Prepetition
01/31/17	06/01/13	Prepetition Unapplied Payment	0	0	(364.88)		76,731.26			(9,685.55)		258.46	\$0.00	Prepetition
12/28/16	05/01/13	Regular Payment with ACH	0	0	729.76	120.16	76,731.26	392.26		(9,685.55)	217.34	258.46	\$364.88	Prepetition
12/15/16	05/01/13	Property Inspection District	0	0	(13.00)		76,851.42			(9,685.55)		475.80	\$364.88	ACH
Payee: CYPREXX SERVICES Batch ID: 12932														
Invoice Number: 6141689														
11/30/16	05/01/13	Prepetition Unapplied Payment	0	0	364.88		76,851.42			(9,685.55)		475.80	\$364.88	Prepetition
11/28/16	12/08/16	Hazard Disb	0	0	(833.00)		76,851.42		(833.00)	(9,685.55)		475.80	\$0.00	None
Payee: NATIONWIDE INS PHILADELPHIA Batch ID: 29576														

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# Shellpoint Mortgage Servicing

## Loan History Summary

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**Loan ID**  
[REDACTED]

**Borrower Name**  
Diana M Onifer

Trans Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Interest Amount	Escrow Amount	Escrow Balance	Late Charge Amount	Late Charge Balance	Unappl. Balance	Money Type
11/21/16	05/01/13	Sheriff Cost Pmt Check # 854964	0	0	1,324.20		76,851.42		(8,852.55)		475.80	\$0.00	Check
11/21/16	05/01/13	Property Inspection Dist Payee: CYPREXX SERVICES Batch ID: 25446 Invoice Number: 6077395	0	0	(13.00)		76,851.42		(8,852.55)		475.80	\$0.00	ACH
11/16/16	05/01/13	Postponment Fee Disb Check # 100702 Payee: KML LAW GROUP, P.C. Batch ID: 22524 Invoice Number: 00396179	0	0	(100.00)		76,851.42		(8,852.55)		475.80	\$0.00	Check
10/31/16	04/01/13	Regular Payment with A	0	0	729.76	119.55	76,851.42	392.87	(8,852.55)	217.34	475.80	\$0.00	Prepetition
10/06/16	04/01/13	Tax Contract Xfer Disb Payee: CoreLogic Tax Services LLC Batch ID: 1124 Invoice Number: 607-1101653	0	0	(5.00)		76,970.97		(8,852.55)		693.14	\$0.00	ACH
09/30/16	03/01/13	Regular Payment with A	0	0	736.63	118.94	76,970.97	393.48	(8,852.55)	224.21	693.14	\$0.00	Prepetition
09/23/16	03/01/13	Flood Cntr New/Xfer Dis Payee: CoreLogic Batch ID: 29499 Invoice Number: 454800	0	0	(6.00)		77,089.91		(8,852.55)		917.35	\$0.00	ACH
09/22/16	03/01/13	Occ Prop Insp Pmt	0	0	(251.50)		77,089.91		(8,852.55)		917.35	\$0.00	Personal Check
09/22/16	03/01/13	Property Inspection Pmt	0	0	251.50		77,089.91		(8,852.55)		917.35	\$0.00	Personal Check
08/31/16	03/01/13	Escrow Only Payment	0	0	589.08		77,089.91	589.08	(8,852.55)		917.35	\$0.00	Prepetition
08/31/16	02/01/13	Regular Payment	0	0	512.42	118.34	77,089.91	394.08	(9,441.63)		917.35	\$0.00	Prepetition
08/18/16	09/30/16	School Tax Bill 1 Payee: GREATER LATROBE SCHOOL DISTRICT Batch ID: 16622	0	0	(1,015.83)		77,208.25	(1,015.83)	(9,441.63)		917.35	\$0.00	None
08/12/16	02/01/13	Attorney Cost Disb Check # 79094 Payee: KML LAW GROUP, P.C. Batch ID: 15133 Invoice Number: 00385295	0	0	(500.00)		77,208.25		(8,425.80)		917.35	\$0.00	Check
08/01/16	02/01/13	Property Inspection Dist Payee: CYPREXX SERVICES Batch ID: 11676 Invoice Number: 5759029	0	0	(13.00)		77,208.25		(8,425.80)		917.35	\$0.00	ACH



# Shellpoint Mortgage Servicing

## Loan History Summary

**Loan ID**  
[REDACTED]

**Borrower Name**  
Diana M Onifer

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
07/28/16	02/01/13	Occ Prop Insp Assess	0	0	(25.50)		77,208.25			(8,425.80)		917.35	\$0.00	None
07/28/16	02/01/13	Property Inspection Wai	0	0	25.50		77,208.25			(8,425.80)		917.35	\$0.00	None
07/11/16	02/01/13	New Loan	0	0	0.00		77,208.25			(8,425.80)		917.35	\$0.00	None
06/28/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/27/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/21/16	02/01/13	FC Costs Assess	0	0	(250.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/16/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(8,425.80)	(28.98)	0.00	\$0.00	None
06/14/16	02/01/13	BPO Assess	0	0	(125.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/07/16	02/01/13	Auctioneer Cost Assess	0	0	(470.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/07/16	02/01/13	FC Costs Assess	0	0	(145.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/07/16	02/01/13	FC Costs Assess	0	0	(62.05)		77,208.25			(8,425.80)		0.00	\$0.00	None
06/02/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
05/26/16	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(8,425.80)		0.00	\$0.00	None
05/26/16	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
05/24/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
05/16/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(8,425.80)	(28.98)	0.00	\$0.00	None
05/05/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
04/25/16	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
04/25/16	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(8,425.80)		0.00	\$0.00	None
04/18/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(8,425.80)	(28.98)	0.00	\$0.00	None
04/04/16	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(8,425.80)		0.00	\$0.00	None
04/04/16	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(8,425.80)		0.00	\$0.00	None
03/16/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(8,425.80)		0.00	\$0.00	None
03/16/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(8,425.80)	(28.98)	0.00	\$0.00	None
03/10/16	04/01/16	City Tax Bill 1	0	0	(594.21)		77,208.25		(594.21)	(8,425.80)		0.00	\$0.00	None
03/08/16	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(7,831.59)		0.00	\$0.00	None
03/02/16	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
03/02/16	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	FC Costs Assess	0	0	(2,500.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(400.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(150.00)		77,208.25			(7,831.59)		0.00	\$0.00	None

# Shellpoint Mortgage Servicing

## Loan History Summary

**Loan ID**  
[REDACTED]

**Borrower Name**  
Diana M Onifer

Trans Date	Due Date	Trans Desc	Rev Code	Flag	Trans Amount	Principal Amount	Balance	Interest Amount	Escrow Amount	Balance	Late Charge Amount	Balance	Unappl. Balance	Money Type
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(10.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(10.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	FC Costs - NR Assess	0	0	(284.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	Skip Trace - OL Assess	0	0	(2.25)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/29/16	02/01/13	Skip Trace - OL Assess	0	0	(85.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/16/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(7,831.59)	(28.98)	0.00	\$0.00	None
02/12/16	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
02/12/16	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(7,831.59)		0.00	\$0.00	None
01/18/16	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(7,831.59)	(28.98)	0.00	\$0.00	None
12/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(7,831.59)	(28.98)	0.00	\$0.00	None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(7,831.59)		0.00	\$0.00	None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(7,831.59)		0.00	\$0.00	None
12/10/15	02/01/13	Tax Penalty Assess	0	0	(1.18)		77,208.25			(7,831.59)		0.00	\$0.00	None
11/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(7,831.59)		0.00	\$0.00	None
11/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(7,831.59)		0.00	\$0.00	None
11/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(7,831.59)	(28.98)	0.00	\$0.00	None
11/13/15	12/01/15	Hazard Disb	0	0	(836.00)		77,208.25		(836.00)	(7,831.59)		0.00	\$0.00	None
10/26/15	02/01/13	Property Pres - OL Ass	0	0	(65.00)		77,208.25			(6,995.59)		0.00	\$0.00	None
10/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(6,995.59)	(28.98)	0.00	\$0.00	None
10/02/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(6,995.59)		0.00	\$0.00	None
10/02/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(6,995.59)		0.00	\$0.00	None
09/23/15	02/01/13	BPO Assess	0	0	(105.00)		77,208.25			(6,995.59)		0.00	\$0.00	None
09/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(6,995.59)	(28.98)	0.00	\$0.00	None
09/02/15	09/01/15	Duplicate Tax Bill Asses	0	0	(5.00)		77,208.25			(6,995.59)		0.00	\$0.00	None
08/27/15	09/01/15	Irrigation Dist Tax Bill	1	0	0	(1,016.21)	77,208.25		(1,016.21)	(6,995.59)		0.00	\$0.00	None
08/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
08/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,979.38)		0.00	\$0.00	None
08/17/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,979.38)	(28.98)	0.00	\$0.00	None
07/23/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
07/23/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,979.38)		0.00	\$0.00	None
07/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,979.38)	(28.98)	0.00	\$0.00	None

# Shellpoint Mortgage Servicing

## Loan History Summary

**Loan ID**  
[REDACTED]

**Borrower Name**  
Diana M Onifer

Trans Date	Due Date	Trans Desc	Rev Code	Trans Flag	Trans Amount	Principal Amount	Principal Balance	Interest Amount	Escrow Amount	Escrow Balance	Late Charge Amount	Late Charge Balance	Unappl. Balance	Money Type
06/25/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,979.38)		0.00	\$0.00	None
06/25/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
06/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,979.38)	(28.98)	0.00	\$0.00	None
05/27/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,979.38)		0.00	\$0.00	None
05/27/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
05/18/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,979.38)	(28.98)	0.00	\$0.00	None
04/23/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
04/23/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,979.38)		0.00	\$0.00	None
04/23/15	02/01/13	Property Inspection Ass	0	0	(65.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
04/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,979.38)	(28.98)	0.00	\$0.00	None
04/03/15	04/01/15	BPO Assess	0	0	(95.00)		77,208.25			(5,979.38)		0.00	\$0.00	None
03/31/15	04/01/15	City Tax Bill 1	0	0	(594.21)		77,208.25		(594.21)	(5,979.38)		0.00	\$0.00	None
03/26/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
03/26/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,385.17)		0.00	\$0.00	None
03/23/15	02/01/13	Prior Servicer Cost Ass	0	0	3,019.80		77,208.25			(5,385.17)		0.00	\$0.00	None
03/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,385.17)	(28.98)	0.00	\$0.00	None
02/27/15	02/01/13	Auctioneer Cost Assess	0	0	(495.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	FC Costs Assess	0	0	(250.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/27/15	02/01/13	FC Costs Assess	0	0	(175.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
02/16/15	02/01/13	Late Charge Assess	0	0	(28.98)		77,208.25			(5,385.17)	(28.98)	0.00	\$0.00	None
01/26/15	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
01/26/15	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,385.17)		0.00	\$0.00	None
12/31/14	02/01/13	Property Inspection Ass	0	0	(15.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
12/31/14	02/01/13	Property Inspection Ass	0	0	(1.50)		77,208.25			(5,385.17)		0.00	\$0.00	None
12/08/14	02/01/13	Prior Servicer Cost Ass	0	0	(3,779.00)		77,208.25			(5,385.17)		0.00	\$0.00	None
12/04/14	02/01/13	Late Charge Waive	0	0	(424.69)		77,208.25			(5,385.17)	(424.69)	0.00	\$0.00	None

**Shellpoint Mortgage Servicing**  
**Loan History Summary**

<u><u>\$2,354.73</u></u>	<u><u>\$7,381.25</u></u>	<u><u>(\$5,656.76)</u></u>	<u><u>\$28,117.07</u></u>
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**Shellpoint Mortgage Servicing**  
**Loan History Summary**

ACCT#	TRNTYP	TRNDTE	TRNDUE	BYDPMT	TRNAMT	TRNINT	ADNPMT	TRNPRN	TRNPBL	TRNNIS	TRNESC	TRNEBL	TRNLTC	TRNLCB	TRPTPY	TRPPBL	LTCANP	INVBAL	INVANP	TRNESV
	555	12/6/2012	9/1/2012	0	-32.01	0	0	0	77675.62	0	-32.01	-578.93	0	-280.71	0	0	0	0	0	0
	10	12/31/2012	10/1/2012	0	724.52	396.47	0	115.95	77675.62	0	200.64	-610.94	0	-280.71	11.46	0	-28.52	0	0	0
	10	12/31/2012	11/1/2012	0	724.52	395.88	0	116.54	77559.67	0	200.64	-410.3	0	-309.23	11.46	11.46	-28.52	0	0	0
	20	12/31/2012	11/1/2012	0	28.52	0	0	0	77443.13	0	0	-209.66	0	-337.75	0	22.92	0	0	0	0
	555	1/7/2013	11/1/2012	0	-32.01	0	0	0	77443.13	0	-32.01	-209.66	0	-309.23	0	22.92	0	0	0	0
	20	1/10/2013	11/1/2012	0	-28.52	0	0	0	77443.13	0	0	-241.67	0	-309.23	0	22.92	0	0	0	0
	40	1/10/2013	10/1/2012	0	-724.52	-395.88	0	-116.54	77443.13	0	-200.64	-241.67	0	-337.75	-11.46	22.92	28.52	0	0	0
	40	1/10/2013	9/1/2012	0	-724.52	-396.47	0	-115.95	77559.67	0	-200.64	-442.31	0	-309.23	-11.46	11.46	28.52	0	0	0
	10	1/15/2013	10/1/2012	0	781.56	396.47	0	115.95	77675.62	0	200.64	-642.95	0	-280.71	68.5	0	-28.52	0	0	0
	40	1/23/2013	9/1/2012	0	-781.56	-396.47	0	-115.95	77559.67	0	-200.64	-442.31	0	-309.23	-68.5	68.5	28.52	0	0	0
	555	2/6/2013	9/1/2012	0	-31.43	0	0	0	77675.62	0	-31.43	-642.95	0	-280.71	0	0	0	0	0	0
	946	2/8/2013	10/1/2012	0	28.52	0	0	0	77675.62	0	0	-674.38	0	-280.71	0	0	-28.52	0	0	0
	946	2/8/2013	11/1/2012	0	28.52	0	0	0	77675.62	0	0	-674.38	0	-309.23	0	0	-28.52	0	0	0
	946	2/8/2013	12/1/2012	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-337.75	0	0	-28.98	0	0	0
	946	2/8/2013	1/1/2013	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-366.73	0	0	-28.98	0	0	0
	946	2/19/2013	2/1/2013	0	28.98	0	0	0	77675.62	0	0	-674.38	0	-395.71	0	0	-28.98	0	0	0
	10	2/25/2013	10/1/2012	0	713.06	396.47	0	115.95	77675.62	0	200.64	-674.38	0	-424.69	0	0	0	0	0	0
	10	2/25/2013	11/1/2012	0	713.06	395.88	0	116.54	77559.67	0	200.64	-473.74	0	-424.69	0	0	0	0	0	0
	10	2/25/2013	12/1/2012	0	724.52	395.28	0	117.14	77443.13	0	212.1	-273.1	0	-424.69	0	0	0	0	0	0
	10	2/28/2013	1/1/2013	0	724.52	394.68	0	117.74	77325.99	0	212.1	-61	0	-424.69	0	0	0	0	0	0
	555	3/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	151.1	0	-424.69	0	0	0	0	0	0
	592	3/27/2013	1/1/2013	0	-594.21	0	0	0	77208.25	0	-594.21	119.67	0	-424.69	0	0	0	0	0	0
	555	4/4/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-474.54	0	-424.69	0	0	0	0	0	0
	555	5/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-505.97	0	-424.69	0	0	0	0	0	0
	555	6/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-537.4	0	-424.69	0	0	0	0	0	0
	555	7/5/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-568.83	0	-424.69	0	0	0	0	0	0
	555	8/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-600.26	0	-424.69	0	0	0	0	0	0
	594	8/13/2013	1/1/2013	0	-988	0	0	0	77208.25	0	-988	-631.69	0	-424.69	0	0	0	0	0	0
	555	9/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1619.69	0	-424.69	0	0	0	0	0	0
	555	10/4/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1651.12	0	-424.69	0	0	0	0	0	0
	555	11/6/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-1682.55	0	-424.69	0	0	0	0	0	0
	520	11/25/2013	1/1/2013	0	-846	0	0	0	77208.25	0	-846	-1713.98	0	-424.69	0	0	0	0	0	0
	555	12/5/2013	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-2559.98	0	-424.69	0	0	0	0	0	0
	555	1/7/2014	1/1/2013	0	-31.43	0	0	0	77208.25	0	-31.43	-2591.41	0	-424.69	0	0	0	0	0	0
	555	2/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2622.84	0	-424.69	0	0	0	0	0	0
	555	3/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2653.65	0	-424.69	0	0	0	0	0	0
	555	4/4/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-2684.46	0	-424.69	0	0	0	0	0	0
	592	4/18/2014	1/1/2013	0	-594.21	0	0	0	77208.25	0	-594.21	-2715.27	0	-424.69	0	0	0	0	0	0
	555	5/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3309.48	0	-424.69	0	0	0	0	0	0
	555	6/5/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3340.29	0	-424.69	0	0	0	0	0	0
	555	7/7/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3371.1	0	-424.69	0	0	0	0	0	0
	555	8/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3401.91	0	-424.69	0	0	0	0	0	0
	555	9/5/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-3432.72	0	-424.69	0	0	0	0	0	0
	594	9/11/2014	1/1/2013	0	-1002.21	0	0	0	77208.25	0	-1002.21	-3463.53	0	-424.69	0	0	0	0	0	0
	555	10/6/2014	1/1/2013	0	-30.81	0	0	0	77208.25	0	-30.81	-4465.74	0	-424.69	0	0	0	0	0	0
	555	11/6/2014	1/1/2013	0	-61.62	0	0	0	77208.25	0	-61.62	-4496.55	0	-424.69	0	0	0	0	0	0
	520	11/10/2014	1/1/2013	0	-827	0	0	0	77208.25	0	-827	-4558.17	0	-424.69	0	0	0	0	0	0

[illegible]